T-299 P.005/017 F-458

Due Date: March 18, 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Paul H. Phibbs, Jr.

Examiner:

Andrew J. Rudy

Serial No.:

09/943,060

Group Art Unit:

3627

Filed:

August 30, 2001

Docket:

9391

Title:

CAPITAL ALLOCATION IN A NET INTEREST REVENUE

IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL

DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being filed via facsimile transmission to the U.S. Patent and Trademark Office on March 16, 2005.

Name: George H. Gates

AMENDMENT UNDER 37 C.F.R. §1.111

MAIL STOP AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated November 18, 2004, please amend the aboveidentified application as follows: